



CHAMPVA FACT SHEET 01-4 CHAMPVA Program

What is CHAMPVA?

CHAMPVA (the Civilian Health and Medical Program of the Department of Veterans Affairs) is a federal health benefits program administered by the Department of Veterans Affairs. CHAMPVA is a Fee for Service (indemnity plan) program. CHAMPVA provides reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care, and durable medical equipment (DME). There is a very limited adjunct dental benefit that requires pre-authorization.

Who is eligible for CHAMPVA?

To be eligible for CHAMPVA, you cannot be eligible for TRICARE/CHAMPUS and you must be in one of these categories:

- the spouse or child of a veteran who has been rated 100% permanently and totally disabled for a service connected disability by a VA regional office, or
- the surviving spouse or child of a veteran who died from a VA-rated service connected disability, or who was at the time of death rated 100% permanently and totally disabled, or
- the surviving spouse or child of a military member who died in the line of duty, not due to misconduct (in most of these cases, these family members are eligible for TRICARE, not CHAMPVA).

To be eligible for CHAMPVA benefits over age 65, you must also meet the following conditions:

- if you turned 65 before June 5, 2001, and only have Medicare Part A, you will be eligible for CHAMPVA without having to have Medicare Part B coverage.
- if you turned 65 before June 5, 2001 and have Medicare Parts A and B, you must keep both Parts to be eligible.
- if you turn age 65 on or after June 5, 2001, you must be enrolled in Medicare Parts A and B to be eligible.

What does CHAMPVA pay?

CHAMPVA pays 75% of the allowable charge for outpatient care. Beneficiaries pay the remaining amount. Payments for inpatient care are based on several conditions, and is approximately 75% of the allowable charge.

Can I have other insurance and use CHAMPVA?

Yes. Many beneficiaries carry other major health insurance. In this case, CHAMPVA is a second payor. Some beneficiaries also have a CHAMPVA supplemental insurance policy. In this case CHAMPVA pays first and the supplement pays second.

What is the impact of MEDICARE on CHAMPVA?

For individuals with MEDICARE coverage, CHAMPVA pays after MEDICARE. In most, but not all cases, this results in no out of pocket expenses for you.

CHAMPVA does not pay MEDICARE Part B premiums.

Individuals with MEDICARE and CHAMPVA coverage normally would not need a supplemental insurance plan since these two programs cover a broad range of services and through coordination of benefits, there is seldom an out of pocket expense for a beneficiary.

How do I get more information?

- Check our web site at www.va.gov/hac
- Write us at P.O. Box 65023, Denver, CO 80206-9023
- E-mail us at hac.inq@med.va.gov
- Call 1-800-733-8387, Monday-Friday from 9:00 AM -1:30 PM and 2:30 – 5:00 PM Eastern Time.